



Commercial Use Authorization Insurance Requirements (formerly Incidental Business Permit)

The types of activities authorized and party sizes determine the type and minimum amount of liability coverage required by the National Park Service (NPS). Refer to the attached chart for the specific coverage requirements that fit your operation. Several types of policies may be available to you. Minimum National Park Service requirements included below. **Please share this information with your insurance agent.**

Comprehensive General Liability (Commercial General Liability) The **minimum** required liability coverage for bodily injury is \$500,000 per occurrence; higher limits may be required for **some** activities.

- **Automobile Liability** is required for all owned, non-owned and hired vehicles used in the operation **within** National Park Service areas, including tour buses.
- **Watercraft Liability** coverage is required for boating activities **on waters within** NPS areas. Depending on the size, ownership, and use of the watercraft, this is covered either by a Protection and Indemnity (P&I) Liability Policy, or by a Comprehensive General Liability policy (**see chart**).
- **Worker's Compensation** coverage as required by state law.

The insurance policy must contain a waiver of subrogation clause specifying that the insurance company shall have no right of subrogation against the United States of America. If this is not possible, **the United States of America** must be named on the policy as an additional insured. You may include the National Park Service, Acadia National Park on the certificate. Premiums are generally lower with the waiver approach. The certificate of insurance provides the NPS with proof this requirement is met.

The **United States of America, National Park Service**, should also be listed as a certificate holder with the following address: Acadia National Park, P.O. Box 177, Bar Harbor, ME 04609. A certificate of insurance is usually sufficient proof of coverage; however, if there is an endorsement, please submit that as well.

REQUIRED INSURANCE TYPES & AMOUNTS OF COVERAGE

Type of Activity	Insurance Type	Party Size	Amount of Minimum Coverage
Climbing, Guided Hiking, Photography, Horse Rides, Horse Packing, Bicycling, Group Camping, Backcountry Guide	Comprehensive General Liability (Guides & Outfitters)	Any party size	\$500,000/Occurrence
Kayaking, Canoeing	Comprehensive General Liability	Any party size	\$1,000,000/Occurrence

(continued on reverse)

Type of Activity	Insurance Type	Party Size	Amount of Minimum Coverage
Car, Van, Bus or Jeep Transportation or Tours, Lake Touring, Ocean Touring, Tour Boats, Ferries, Charter Boats, Cruise Ships, Sport-fishing with Boat	Motor vehicles - Auto Liability Insurance	Up to 20 passengers	\$1,000,000/Occurrence
	Vessels - Protection & Indemnity (P&I) or Comprehensive General Liability (depending on size of vessel)		
	Other activities – Comprehensive General Liability	More than 20 passengers	\$2,000,000/Occurrence
Taxi Services	Motor vehicles - Auto Liability Insurance	4–7 passengers	\$500,000/Occurrence
Step-On Guide (guide on vehicles)	Comprehensive General Liability	Any party size	\$100,000/Occurrence
Tour Wholesaler	Comprehensive General Liability	Any party size	\$1,000,000/Occurrence

INSURING WATERCRAFT

Watercraft is insured under either a Protection and Indemnity (P&I) Liability Policy or a Comprehensive General Liability Policy. The determination of which policy is applicable depends on the size, ownership, and use of the watercraft. This chart will help in the determination of which policy you should obtain.

Length of Watercraft	Use	Required Coverage
26 ft. and over	Any	P&I Policy
Less than 26 ft.	Any	Must be listed on Comprehensive General Liability Policy or have a P&I Policy. (Your watercraft must be listed on the Certificate on Insurance if using Comprehensive General Liability.)
Less than 26 ft. – NOT OWNED	Carrying a person for a fee	Must be scheduled on Comprehensive General Liability Policy or have a P&I Policy. (Your watercraft must be listed on the Certificate on Insurance if using Comprehensive General Liability.)
Less than 26 ft. – NOT OWNED	Not carrying persons for a fee	Included in standard General Liability Policy. Need not be listed separately.
Rented items	In water	Included in Comprehensive General Liability Policy. Need not be listed separately.

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